

From: "Maurice Sandler" <mauricesandler@sbcglobal.net> on 03/28/2005 08:41:09 PM

Subject: Truth in Lending

I believe the new regs should include at least the following

Requiring a "Schumer Box," which discloses abbreviated credit-card pricing terms on credit-card solicitations, on the final agreement after a credit card is issued. This way, I will be able to see if I'm actually being charged the same rates and fees as I thought

Requiring a lender to issue a simplified table in the "change in terms" notice, showing pricing "before" and "after" the change

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